



U.S. Department of Education
Information about your federal student loan

May 11, 2016



Info: Claim of Borrower Defense to Repayment of Direct Loans

Dear 

Account: 

As your federal loan servicer for the U.S. Department of Education (ED), we write regarding your claim for relief based on the borrower defense to repayment rules under 34 CFR 685.206(c). The purpose of this letter is to inform you of student loans discharged by ED.

After carefully reviewing your claim, ED has determined that your claim meets the requirements of a successful borrower defense claim because the acts or omissions of a school you attended would give rise to a cause of action under state law. **Accordingly, the federal student loans you received for the programs of study related to those acts or omissions have now been discharged. Those loans are listed in the table on the next page.**

At the time of this discharge, your student loan account serviced by us has no remaining balance to be paid. Moreover, your account is due a refund because you made payments on the discharged loan(s). A refund in the amount of \$7142.74, reflecting payments made on the loans above, will be refunded to you within 45-60 days from this notice.

Important: You may still have a balance owed to other student loan servicers for loans that were not discharged or that are not related to your claim. **Note:** If any of the loans discharged have been consolidated, we will make a reduction to the consolidation loan.

Credit Reporting: Within 60-90 days of this notification, we will notify credit reporting agencies of the discharge of these loans, and ask that they remove any negative credit status that were previously reported based on the discharged loans above.

Potential Tax Consequences: It is important for you to know the potential tax consequences of this loan discharge. The Internal Revenue Service has determined that borrowers will not be required to report income from the discharge of certain student loans. **This means, if your loans qualify (see note below), you do not need to take any special steps related to the discharge when filing your federal taxes and you do not need to report that your student loans were discharged or include any additional forms related to the discharge when filing your federal taxes.**

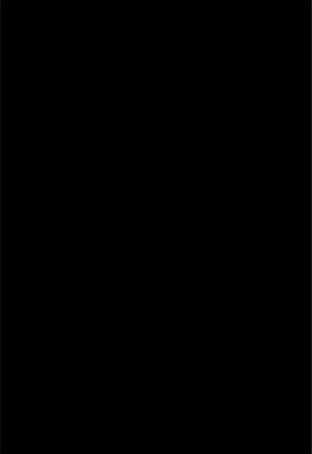
Note: The IRS has determined that borrowers need not report any income from the discharge of student loans taken out to attend a school owned by Corinthian Colleges, Inc. If you receive a Form 1099-C, you should keep the form for your records but you do not need to include it when filing your taxes. For additional information, please consult www.irs.gov. This discharge may have implications for your state income tax return, and you may want to consult with your state tax office or a tax professional when filing state tax returns.

Please keep this letter for your records.



U.S. Department of Education
Information about your federal student loan

Your Discharged Loans

Loan Award ID	Disbursement Date	Total Amount Discharged	Total Amount Remaining
	07/15/2011	\$3500.00	\$0.00
	01/27/2012	\$4500.00	\$0.00
	10/27/2012	\$4500.00	\$0.00
	07/15/2011	\$4,000.00	\$0.00
	07/15/2011	\$2,000.00	\$0.00
	01/27/2012	\$6,000.00	\$0.00
	10/27/2012	\$6,000.00	\$0.00
	08/09/2013	\$3,228.00	\$0.00

Questions? We're here for you. Visit Nelnet.com or call us at 888.486.4722.

Sincerely,

Your Nelnet Customer Service Team



U.S. Department of Education
Information about your federal student loan

June 5, 2017



Info: Claim of Borrower Defense to Repayment of Direct Loans

Dear 

Account: 

As your federal loan servicer for the U.S. Department of Education (ED), we write regarding your claim for relief based on the borrower defense to repayment rules under 34 CFR 685.206(c). The purpose of this letter is to inform you of student loans discharged by ED.

After carefully reviewing your claim, ED has determined that your claim meets the requirements of a successful borrower defense claim because the acts or omissions of a school you attended would give rise to a cause of action under state law. **Accordingly, the federal student loans you received for the programs of study related to those acts or omissions have now been discharged. Those loans are listed in the table on the next page.**

At the time of this discharge, your student loan account serviced by us has no remaining balance to be paid. Moreover, your account is due a refund because you made payments on the discharged loan(s). A refund in the amount of \$185.62, reflecting payments made on the loans above, will be refunded to you within 45-60 days from this notice.

Important: You may still have a balance owed to other student loan servicers for loans that were not discharged or that are not related to your claim. **Note:** If any of the loans discharged have been consolidated, we will make a reduction to the consolidation loan.

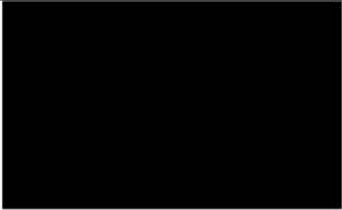
Credit Reporting: Within 60-90 days of this notification, we will notify credit reporting agencies of the discharge of these loans, and ask that they remove any negative credit status that were previously reported based on the discharged loans above.

Potential Tax Consequences: It is important for you to know the potential tax consequences of this loan discharge. The Internal Revenue Service has determined that borrowers will not be required to report income from the discharge of certain student loans. **This means, if your loans qualify (see note below), you do not need to take any special steps related to the discharge when filing your federal taxes and you do not need to report that your student loans were discharged or include any additional forms related to the discharge when filing your federal taxes.**

Note: The IRS has determined that borrowers need not report any income from the discharge of student loans taken out to attend a school owned by Corinthian Colleges, Inc. If you receive a Form 1099-C, you should keep the form for your records but you do not need to include it when filing your taxes. For additional information, please consult www.irs.gov. This discharge may have implications for your state income tax return, and you may want to consult with your state tax office or a tax professional when filing state tax returns.

Please keep this letter for your records.

**Your Discharged Loans**

Loan Award ID	Disbursement Date	Total Amount Discharged	Total Amount Remaining
	10/11/2012	\$3500.00	\$0.00
	02/14/2013	\$900.00	\$0.00
	10/15/2012	\$6000.00	\$0.00
	02/14/2013	\$1,199.00	\$0.00

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Sincerely,

Your Nelnet Customer Service Team



June 20, 2017



Info: Claim of Borrower Defense to Repayment of Direct Loans

Dear [REDACTED],

Account: [REDACTED]

As your federal loan servicer for the U.S. Department of Education (ED), we write regarding your claim for relief based on the borrower defense to repayment rules under 34 CFR 685.206(c). The purpose of this letter is to inform you of student loans discharged by ED.

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At the time of this discharge, your student loan account serviced by us has no remaining balance to be paid. Moreover, your account is due a refund because you made payments on the discharged loan(s). A refund in the amount of \$4786.46, reflecting payments made on the loans above, will be refunded to you within 45-60 days from this notice.

Important: You may still have a balance owed to other student loan servicers for loans that were not discharged or that are not related to your claim. **Note:** If any of the loans discharged have been consolidated, we will make a reduction to the consolidation loan.

Credit Reporting: Within 60-90 days of this notification, we will notify credit reporting agencies of the discharge of these loans, and ask that they remove any negative credit status that were previously reported based on the discharged loans above.

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U.S. Department of Education
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June 20, 2017

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U.S. Department of Education
Information about your federal student loan

October 18, 2017

**Info:** Claim of Borrower Defense to Repayment of Direct LoansDear Account: 

As your federal loan servicer for the U.S. Department of Education (ED), we write regarding your claim for relief based on the borrower defense to repayment rules under 34 CFR 685.206(c). The purpose of this letter is to inform you of student loans discharged by ED.

After carefully reviewing your claim, ED has determined that your claim meets the requirements of a successful borrower defense claim because the acts or omissions of a school you attended would give rise to a cause of action under state law. **Accordingly, the federal student loans you received for the programs of study related to those acts or omissions have now been discharged. Those loans are listed in the table on the next page.** At the time of this discharge, your student loan account serviced by us has no remaining balance to be paid.

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Note: The IRS has determined that borrowers need not report any income from the discharge of student loans taken out to attend a school owned by Corinthian Colleges, Inc. If you receive a Form 1099-C, you should keep the form for your records but you do not need to include it when filing your taxes. For additional information, please consult www.irs.gov.


This discharge may have implications for your state income tax return, and you may want to consult with your state tax office or a tax professional when filing state tax returns.

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U.S. Department of Education
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Your Discharged Loans

Loan Award ID	Disbursement Date	Total Amount Discharged	Total Amount Remaining
	05/15/2014	\$3500.00	\$0.00
	01/09/2015	\$3500.00	\$0.00
	05/15/2014	\$6,000.00	\$0.00
	01/09/2015	\$6,000.00	\$0.00

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